

EXHIBIT R

Phone Call Transcription

Recording

Date & Time: September 7th, 2017
Duration: 4 minutes 52 seconds
Subject: Cancellation of Upcoming Payments
Participants: (S) Capstone Representative
(M) Savannah Hazlett
Legality: Yes - All participants are within the state of Utah
Audio: [Original File](#)

Transcription

Transcriptionist: Ivonne Uribe (not a certified transcriptionist)
Transcript Style: Clean Transcription

S: --- Yeah, how can I help you

M: yeah, I need to, I am calling on my husband's account,

S: ok

M: Yes, I just have some a question so I called BK billing to cancel my payment and the other payments and they told me to contact you.

S: ok, What is your first and last name?

M: So, it is under my husband's name it is Brett Hazlett.

S: And you want to cancel your payments? What do you mean by that?

M: Just cancel any further payments, I believe they said there was like 3 payments scheduled that I just need to cancel.

S: I don't know what you mean by that, --

M: Yeah

S: Can you hold on one second?

---- Music----

S: ---- Sir bubbling-

M: What was that?

S: Why do you want to cancel your ---- payments?

M: Oh yeah, so just cancel we are in a tight spot and so I just need to cancel.

S: So, Are .. I am trying to understand you, I don't know what you mean by that just like?

M: Meaning, I just need you to, I just need to cancel the payments until I call, until further notice am I just can't afford it right now.

S: okay, let me go check on that, give me a sec

---- Music----- (2:31 to 4:36)

S: So you, so your certificate Billing and the other ones the former payments, we can not do that am we can't just cancel your payments am there is not really a lot we can do am, the only thing that I can tell you is that --- to get your money through your payments

M: oh, okay well they just told me to call you, to contact you

S: they shouldn't have, there is nothing really we can do, you got, we can't cancel your payments you have to pay

M: oh okay, am I still needed to cancel my payments until further notice

S: yeah, well we can't do anything about that so, you have to call them about it and let them know that we can't do anything about it and if we, if we can we are not going to 'cause we do not going to cancel your payments

M: okay, will you guys report this on my credit or possibly sue us?

S: I don't know I have if you don't pay us.

M: okay, alright thanks

S: Thanks